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Commissioner for Patents, Washington, D.C. 20231 on

May 1, 2001  
Date of Deposit

Hugh A. Abrams  
Name of Applicant, Assignee or  
Registered Representative

Hugh Abrams  
Signature

Our File No. CCHA-1

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Dewayne Baker, et al.	)	
	)	
Serial No. 09/802,066	)	
	)	
Filing Date: March 8, 2001	)	Group Art Unit No. 2167
	)	
For ELECTRONIC EXCHANGE AND	)	
SETTLEMENT SYSTEM FOR CASH	)	
ADJUSTMENTS FOR FINANCIAL	)	
INSTITUTIONS	)	

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION**

Honorable Assistant  
Commissioner for Patents  
Washington, D.C. 20231


Dear Sir:

In response to the Notice to File Missing Parts of Application, Filing Date  
Granted, mailed April 4, 2001, the applicants submit herewith a Combined Declaration  
and Power of Attorney, executed by the named inventors.

Also enclosed is a check for \$130.00 for payment of the fee required with this response. Please charge any additional fees to Deposit Account No. 19-2165.

Dated: May 1, 2001

Respectfully submitted,



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Hugh A. Abrams  
Reg. No. 31,937  
Attorney for Applicant

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10 S. Dearborn Street  
Chicago, IL 60603



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/802,066	03/08/2001	Dewayne Baker	CCHA-1

CONFIRMATION NO. 5283

## FORMALITIES LETTER



\*OC000000005932194\*

HUGH A. ABRAMS  
SIDLEY & AUSTIN  
BANK ONE PLAZA  
10 S. DEARBORN ST.  
CHICAGO, IL 60603

Date Mailed: 04/04/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

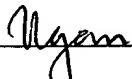
*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

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*A copy of this notice **MUST** be returned with the reply.*

  
Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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